

Form 3015-B Last Revised 12/01/2009

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
Lynchburg Division**

**CHAPTER 13 PLAN  
AND RELATED MOTIONS**

Name of Debtor(s): **Clarence Thomas Jefferson Jr.  
Barbara Ann Jefferson**

Case No:

This plan, dated December 10, 2010, is:

☒ the *first* Chapter 13 plan filed in this case.

☐ a modified Plan that replaces the:

☐ confirmed or ☐ unconfirmed Plan dated \_\_\_\_\_

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets:	\$	284,835.00	
Total Non-Priority Unsecured Debt:	\$	107,065.00	Class A: \$52,784.00
Total Priority Debt:	\$	2.00	Class B: \$54,281.00
Total Secured Debt:	\$	218,665.00	

1. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of \$491.00 per biweekly for 60 months. Other payments to the Trustee are as follows: \_\_\_\_\_ . The total amount to be paid into the Plan is \$63,830.00 .

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$2,500.00 balance due of the total fee of \$2,500.00 concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
IRS	2009 Federal Income Tax	\$1.00	pro rata
VA Dept of Taxation	2009 State Income Tax	\$1.00	pro rata

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. §1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:**

Creditor	Collateral	Purchase Date	Est. Debt Bal.	Replacement Value
Schewels Furniture	1 Bedroom Suite, 1 Sofa	6/22/2009	\$421.00	\$200.00
Schewels Furniture	1 Mattress	6/23/2009	\$314.00	\$150.00
Schewels Furniture	1 Sofa	11/22/2008	\$35.00	\$50.00

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
Citifinancial SEE 11C	121 Maple Lawn Place	\$164,700.00	\$53,724.00
Lifton Loan Servicing SEE 11C	121 Maple Lawn Place	\$164,700.00	\$95,640.00
Westgate Resort SEE 11C	Timeshare	\$4,000.00	\$3,000.00

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor	Collateral	Adeq. Protection Monthly Payment	To Be Paid By
Schewels Furniture	1 Bedroom Suite, 1 Sofa	See Section 3(D) of this plan. The monthly payments provided for in Section 3(D) of this plan shall be the Adequate Protection payments required by 11 USC 1326(a).	Chapter 13 Trustee
Schewels Furniture	1 Mattress	See Section 3(D) of this plan. The monthly payments provided for in Section 3(D) of this plan shall be the Adequate Protection payments required by 11 USC 1326(a).	Chapter 13 Trustee
Schewels Furniture	1 Sofa	See Section 3(D) of this plan. The monthly payments provided for in Section 3(D) of this plan shall be the Adequate Protection payments required by 11 USC 1326(a).	Chapter 13 Trustee
Roanoke Postal Employee Federal Credit Union	2004 Cadillac, 2007 Chevrolet Aveo, 2008 BMW	See Section 3(D) of this plan. The monthly payments provided for in Section 3(D) of this plan shall be the Adequate Protection payments required by 11 USC 1326(a).	Chapter 13 Trustee
Roanoke Postal Employee Federal Credit Union	2004 Cadillac, 2007 Chevrolet Aveo, 2008 BMW	See Section 3(D) of this plan. The monthly payments provided for in Section 3(D) of this plan shall be the Adequate Protection payments required by 11 USC 1326(a).	Chapter 13 Trustee
Roanoke Postal Employee Federal Credit Union	2004 Cadillac, 2007 Chevrolet Aveo, 2008 BMW	See Section 3(D) of this plan. The monthly payments provided for in Section 3(D) of this plan shall be the Adequate Protection payments required by 11 USC 1326(a).	Chapter 13 Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

Creditor	Collateral	Approx. Bal. of Debt or "Crammed Down" Value	Interest Rate	Monthly Payment & Est. Term
Schewels Furniture	1 Bedroom Suite, 1 Sofa	\$200.00	5.00%	\$20.46/mo for 10 months
Schewels Furniture	1 Mattress	\$150.00	5.00%	\$19.10/mo for 8 months
Schewels Furniture	1 Sofa	\$35.00	5.00%	\$35.15/mo for 1 month
Roanoke Postal Employee Federal Credit Union	2004 Cadillac, 2007 Chevrolet Aveo, 2008 BMW	\$240.00	5.00%	\$20.55mo for 12 months
Roanoke Postal Employee Federal Credit Union	2004 Cadillac, 2007 Chevrolet Aveo, 2008 BMW	\$940.00	5.00%	\$80.47/mo for 12 months
Roanoke Postal Employee Federal Credit Union	2004 Cadillac, 2007 Chevrolet Aveo, 2008 BMW	\$1,323.00	5.00%	\$58.04/mo for 24 months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately **100.00%**. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately **0.00%**

**B. Separately classified unsecured claims.**

Creditor	Basis for Classification	Treatment
Dept of Education/Sallie Mae \$24,545.00	Student Loan	Debtor to pay directly, not the Chapter 13 Trustee.
Dept of Education/NELN \$12,298.00	Student Loan	Debtor to pay directly, not the Chapter 13 Trustee.
Dept of Education/NELN \$11,000.00	Student Loan	Debtor to pay directly, not the Chapter 13 Trustee.
Dept of Education/NELN \$6,438.00	Student Loan	Debtor to pay directly, not the Chapter 13 Trustee.

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.**

The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Arrearage Interest Rate	Estimated Cure Period	Monthly Arrearage Payment
Roanoke Postal FCU	2008 BMW	\$657.00	none	0.00%	n/a	n/a
Roanoke Postal FCU	2004 Cadillac Escalade	\$758.00	none	0.00%	n/a	n/a
Roanoke Postal FCU	2007 Chevrolet Aveo	\$224.00	none	0.00%	n/a	n/a

**B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Arrearage Interest Rate	Monthly Payment on Arrearage & Est. Term
n/a					

- C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

Creditor	Collateral	Interest Rate	Estimated Claim	Monthly Payment & Term
n/a				

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

Creditor	Type of Contract
n/a	

- B. **Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Creditor	Type of Contract	Arrearage	Monthly Payment for Arrears	Estimated Cure Period
Lynchburg Rental	Lease	N/A	N/A	N/A

7. **Liens Which Debtor(s) Seek to Avoid.**

- A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor	Collateral	Exemption Basis	Exemption Amount	Value of Collateral
n/a				

**B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor	Type of Lien	Description of Collateral	Basis for Avoidance
n/a			

## 8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

**10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**11. Other provisions of this Plan.**

#### A. Additional Adequate Protection

Adequate Protection also consists of the following in this case:

- ☒ The Debtor's payment required by Paragraph 1 shall be made to the Trustee by wage deduction
- ☒ Insurance will be maintained on all vehicles securing claims to be paid by the Trustee pursuant to Paragraphs 3A and 3B

**B. Date Debtor(s) to Resume Regular Direct Payments to Creditors that are being Paid Arrearages by the Trustee under Paragraphs 5A and 6B**

Creditor	Month Debtor to Resume Regular Direct Payments
n/a	

C. Other: The Debtor surrenders the collateral referenced in Section 3B of this plan. Any deficiency claim asserted after the disposition of the collateral must be filed within 180 days of the date of confirmation of the plan and must include documentation to support the determination of the deficiency, including the date and manner of sale of the collateral, the purchase price obtained for the collateral, and an itemization of all expenses asserted by the creditor.

Signatures:

Dated: 12/10/2010

/s/ Clarence Thomas Jefferson Jr.  
Debtor

/s/ Heidi Shafer  
Debtor's Attorney

/s/ Barbara Ann Jefferson  
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);**  
**Matrix of Parties Served with plan**

Certificate of Service

I certify that on 12/30/10, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Heidi Shafer

David Cox, David Wright, Janice Hansen & Heidi Shafer  
900 Lakeside Drive, Lynchburg, VA 24501  
434-845-2600, 434-845-0727 fax  
[ecf@coxlawgroup.com](mailto:ecf@coxlawgroup.com)

B6I (Official Form 6I) (12/07)

In re **Clarence Thomas Jefferson, Jr**  
**Barbara Ann Jefferson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Relationship(s): Daughter      Age(s): 21		Relationship(s):      Age(s):	
<b>Married</b>	Son      19			
	Daughter      15			
	Daughter      13			
<b>Employment:</b>	Debtor		Spouse	
Occupation	Manager		RN Administrative Coordinator	
Name of Employer	United States Postal Service		UVA Medical Center	
How Long Employed	21 Years		19 Years	
Address of Employer	Eagan Accounting Service Center 2825 Lone Oak Parkway Eagan, MN 55121-9611		Lynchburg Nephrology Dialysis 1222 Jefferson Park Ave Charlottesville, VA 22908	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,575.44	\$5,743.12
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$5,575.44</b>	<b>\$5,743.12</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$494.06	\$1,860.26
b. Social Security Tax	\$319.54	\$0.00
c. Medicare	\$74.73	\$0.00
d. Insurance	\$495.99	\$69.57
e. Union dues	\$0.00	\$0.00
f. Retirement      401(k) Contribution	\$44.68	\$0.00
g. Other (Specify)      TSP	\$352.02	\$0.00
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$1,781.02</b>	<b>\$1,929.83</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$3,794.42</b>	<b>\$3,813.29</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____ / onus average over 12 months	\$0.00	\$212.36
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$212.36</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$3,794.42</b>	<b>\$4,025.65</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$7,820.07</b>	

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.



B6J (Official Form 6J) (12/07)

IN RE: **Clarence Thomas Jefferson, Jr**  
**Barbara Ann Jefferson**Case No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,700.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	
c. Telephone	\$130.00
d. Other: Cell Phone(s)	\$195.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$800.00
5. Clothing	\$200.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$75.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	\$70.00
c. Health	
d. Auto	\$355.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: 2004 Cadillac Escalade	\$758.00
b. Other: 2008 BMW	\$657.00
c. Other: 2007 Chevrolet Aveo	\$224.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$541.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$6,755.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Note: Wife drives to Charlottesville three to four times a month.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$7,820.07
b. Average monthly expenses from Line 18 above	\$6,755.00
c. Monthly net income (a. minus b.)	\$1,065.07

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION

IN RE: Clarence Thomas Jefferson, Jr  
Barbara Ann Jefferson

CASE NO

CHAPTER 13

**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

Expense	Amount
Cable/Satellite	\$109.00
Prescriptions	\$100.00
Personal Property Taxes	\$132.00
Haircare & Grooming	\$150.00
Pet Care & Food	\$50.00
Total >	\$541.00

Debtor(s): Clarence Thomas Jefferson, Jr  
Barbara Ann Jefferson

Case No:  
Chapter: 13

WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION

Acs/dept Of Ed  
501 Bleecker St  
Utica, NY 13501

Dept Of Ed/sallie Mae  
Po Box 9635  
Wilkes Barre, PA 18773

Internal Revenue Service\*\*\*  
P O Box 21126  
Philadelphia, PA 19114-0000

Capital One, N.a.  
Bankruptcy Dept  
PO Box 5155  
Norcross, GA 30091

Dept Of Education/neln  
121 S 13th St  
Lincoln, NE 68508

Linda Kormylo, Insolvency Manag  
IRS 400 North 8th Street  
Box 76 Room 898  
Richmond, VA 23219-0000

CFI Resorts Management  
2801 Winter Garden Road  
Ocoee, FL 34761

Dr. Keith Austin  
3718 Old Forest Road  
Lynchburg, VA 24501

Litton Loan Servicing  
4828 Loop Central Dr  
Houston, TX 77081

Chela  
Attn: Bankruptcy  
PO Box 9500  
Wilkes-Barre, PA 18773

Dr. Micheal Parker  
3615 Old Forest Road  
Lynchburg, VA 24501

Litton Loan Servicing LP  
Attn Bankruptcy  
4828 Loop Central Drive  
Houston, TX 77081

Childrens Healthcare of Atlanta  
PO Box 116210  
Atlanta, GA 30368

Gemb/belk  
Po Box 981491  
El Paso, TX 79998

Lowe's / MBGA  
Attention: Bankruptcy Department  
PO Box 103104  
Roswell, GA 30076

Citi Mortgage  
Reg. Agent Dickson A Kalu  
6936 Little River TPK 2nd Flr  
Annandale, VA 22003

Gemb/care Credit  
950 Forrer Blvd  
Kettering, OH 45420

Lynchburg Rental, LLC  
c/o Brent Gallier  
PO Box 351  
Forest, VA 24551

Citibank Usa  
Attn.: Centralized Bankruptcy  
PO Box 20363  
Kansas City, MO 64195

Gemb/gap  
Po Box 981400  
El Paso, TX 79998

Orthopaedic Center of Central V.  
PO Box 63216  
Charlotte, NC 28263

Citifinancial  
PO Box 6931  
The Lakes, NV 88901

Gemb/jcp  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Roanoke Postal Employee Federal  
Credit Union  
Larry Boothe, Manager  
PO Box 12405  
Roanoke, VA 24025

Citifinancial  
3700 Candler's Mountain RD #5  
Lynchburg, VA 24502-0000

Hsbc Bank  
Po Box 5253  
Carol Stream, IL 60197

Roanoke Postal Employees Fcu  
PO Box 12405  
Roanoke, VA 24025-2405

Consensus Real Estate Services,  
PO Box 146  
Lynchburg, VA 24505

Hsbc/rs  
Attn: Bankruptcy  
PO Box 5263  
Carol Stream, IL 60197

Sams Club  
Attention: Bankruptcy Department  
PO Box 105968  
Atlanta, GA 30353

Debtor(s): Clarence Thomas Jefferson, Jr  
Barbara Ann Jefferson

Case No:  
Chapter: 13

WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION

Schewel Furn  
7007 Timberlake Rd  
Lynchburg, VA 24505

Schewel Furniture Co., Inc.  
Reg. Agent Donna S. Clark  
1031 Main Street  
PO Box 6120  
Lynchburg, VA 24505

Target National Bank  
c/o Target Credit Services  
PO Box 1581  
Minneapolis MN 55440-151

Timothy Heaphy, U.S. Attorney  
Western District of Virginia  
PO Box 1709  
Roanoke, VA 24008-1709

Tnb-visa  
PO Box 560284  
Dallas, TX 75356

Va Department Of Taxation\*  
Bankruptcy Unit  
P O Box 2156  
Richmond, VA 23218-0000

Westgate Resort  
10000 Turkey Lake Road  
Orlando, FL 32819

Westgate Resorts, LLC  
Reg. Agent: Micheal E Marder  
5601 Winhover Drive  
Orlando, FL 32819